

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363  
Attorneys for Secured Creditor: MidFirst  
Bank

In Re:  
Diana Waher-Sala dba Lil Sprouts &  
Precious Moments  
Debtor  
Donald Sala  
Co-Debtor



Order Filed on June 5, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-33261 CMG

Adv. No.:

Hearing Date:

Judge: Christine M. Gravelle

### **ORDER VACATING STAY RELIEF ORDER & RESOLVING CERTIFICATION of DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: June 5, 2023**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Diana Waher-Sala dba Lil Sprouts & Precious Moments & Donald Sala

Case No: 19-33261 CMG

Caption of Order: ORDER REINSTATING STAY AND RESOLVING CERTIFICATION of  
DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 941 Vaughn Avenue, Toms River, NJ 08753, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven J. Abelson, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 27, 2023, the loan has been brought current; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2023, directly to Secured Creditor, MidFirst Bank (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

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Debtor: Diana Waher-Sala dba Lil Sprouts & Precious Moments & Donald Sala

Case No: 19-33261 CMG

Caption of Order: ORDER REINSTATING STAY AND RESOLVING CERTIFICATION of  
DEFAULT

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I hereby agree and consent to the above terms and conditions:

Dated: 4/27/2023

/s/Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 05/17/2023

/s/ Steven J. Abelson

STEVEN J. ABELSON, ESQ., ATTORNEY FOR DEBTOR

In re:  
Diana Waher-Sala  
Debtor

Case No. 19-33261-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 05, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2023:

Recip ID	Recipient Name and Address
db	+ Diana Waher-Sala, 941 Vaughn Avenue, Toms River, NJ 08753-7954

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor Diana Waher-Sala sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor NJ Division of Taxation Valerie.Hamilton@law.njoag.gov

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jun 05, 2023

Form ID: pdf903

Total Noticed: 1

Valerie A. Hamilton

on behalf of Creditor NJ Division of Employer Accounts Valerie.Hamilton@law.njoag.gov

TOTAL: 7